

**TERMS AND CONDITIONS OF TRAVELLERSHIELD "THE AMAZING UNEXPECTED HOLIDAY" CONTEST ("the Contest")**

This promotion is jointly organised by DBS Bank Ltd ("DBS") and MSIG Insurance (Singapore) Pte. Ltd. ("MSIG") (collectively, the "Organisers").

By participating in this Contest, you agree that:

**A. Eligibility**

1. Only Qualifying Participants are eligible for this Contest. To be a "Qualifying Participant", you must be:
  - (a) a Singapore citizen or person ordinarily residing in Singapore (including foreigners, holding a valid employment pass or work permit) aged 18 years and above;
  - (b) hold a valid Facebook account;
  - (c) are a member of DBS Facebook page ([www.facebook.com/DBS.Singapore](http://www.facebook.com/DBS.Singapore)) ("DBS FB Page"); and
  - (d) participates in the "The Amazing Unexpected Holiday" Contest between 26 October 2013 to 11 November 2013, dates inclusive ("the Qualifying Period").
2. The following persons are not entitled to participate and are disqualified from the Contest:
  - (a) Employees of DBS and MSIG and their immediate family members (i.e. spouse and children); and
  - (b) Employees or staff of advertising agencies of DBS and MSIG and any other parties which are directly involved in organising, promoting and/or conducting the Contest, as determined by DBS.
3. Participation in the Contest is open to individuals only. Corporations or other entities are not eligible to participate.

**B. Participation**

1. Qualifying Participants are to take only one (1) photograph at the TravelAlert booth between 26 October 2013 to 27 October 2013 (dates inclusive) at Ngee Ann City Atrium Level B2 which will be uploaded instantly on DBS FB Page.
2. Qualifying Participants should 'tag' himself/herself in his/her photograph on the DBS FB Page.
3. Only one (1) winner will be selected in the Contest (the "Winner") who will be determined based on public voting via DBS FB Page. Voting closes at 12:00 (GMT +8:00) on 11 November 2013.
4. In the event of a draw whereby there is more than one (1) Qualifying Participant with the highest number of LIKES, the Organisers will decide the winner through draw held on 13 November 2013. Its decision will be final.
5. The draw will be held at 12 Marina Boulevard, DBS Asia Central @ Marina Bay Financial Centre Tower 3, Singapore 018982 (or such other venue as may be determined by DBS) on the date indicated above or at any dates, and/or venues to be determined by DBS at its discretion. The selection will be conducted at random and witnessed by staff of DBS.

### **C. Prizes**

1. The Qualifying Participant who received the most LIKES for his/her photograph on the DBS FB Page ("Winner") will receive a pair of economy class air tickers to Hong Kong worth up to S\$1,180 ("Prize").
2. The Winner will be notified via a Facebook comment on the winning photograph on DBS FB Page on 13 November 2013.
3. Results will also be published on the DBS FB Page.
4. DBS' decision as to the Winner of the Contest shall be final and conclusive.

### **D. Facebook**

1. You acknowledge and agree that:
  - (a) Facebook is not liable to you whatsoever for this Contest;
  - (b) The Contest is in no way sponsored, endorsed or administered by or associated with Facebook.

### **E. General**

1. The Winner must present his / her photo folder corresponding to the winning photo with the most number of Likes for the collection of his / her prize redemption letter. DBS may, at its sole and absolute discretion, declare any entry void if the winner fails to produce such verification. The prize redemption letter must be collected by 29 November 2013.
2. The Winner will be notified by Facebook messaging for the collection of their Prize, and such notification shall be effective and deemed to have been received by the winner. The Prize is to be redeemed from a merchant to be determined by DBS within 2 months from the date of the prize redemption letter. Winner must be present in-person, and must present their prize redemption letter and NRIC for the collection of the Prize.
3. Identification and notification (as may be required) of the Winner will be based on NRIC/FIN/Passport Number and/or email address and/or telephone number as provided.
4. DBS may substitute or replace the Prize with any other item of equal or similar value in the event the stated Prize is not available for whatever reason. Winners cannot substitute or exchange their Prize for cash, credit or any kind.
5. Any Prize unclaimed after 2 months of the date of the prize redemption letter will be forfeited without further notice, and the Prize, or its equivalent value, will be donated to the Community Chest or to another charity of DBS' choice. Under no circumstances will the Winner have recourse against DBS once the Prize has been forfeited pursuant to this clause.
6. DBS assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Prizes. DBS is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The redemption of the prize shall be subject to the merchant's terms and conditions. The winners accept and enjoy the Prize at their own risk. DBS will be not responsible for any injuries, loss or damage suffered as a result of the redemption or usage of the Prize.
7. DBS may disclose and publish the Winner's Name, NRIC/FIN/Passport and any other particulars in any manner it thinks fit for publicity or commercial purposes. The Winner shall cooperate with and participate in any publicity activities organised by DBS in relation to the Contest without compensation whatsoever. Failure by the Winner to comply with this Clause shall result in his/her disqualification.

8. All Qualifying Participants expressly and irrevocably authorise and consent to DBS disclosing information regarding their particulars to the parties involved in the organising, promotion and conduct of the Contest. Such information may be used in the operation and marketing of DBS' products and services. Qualifying Participants may receive via e-mail or SMS, promotional news, services updates and other information about DBS' products and services. Qualifying Participants may choose, at any point, to unsubscribe to these mailings.
9. DBS' decision on all matters relating to the Contest (including selection of the Winner and valuation of the Prize) shall be final and binding.
10. DBS may vary these Terms or discontinue the Contest at any time. DBS shall not be liable for any loss or damage arising in connection with the Contest or its cancellation, including any error in computing any Chances, any breakdown or malfunction in any computer system or equipment and any notice which is misdirected or lost in the post. In the event of any inconsistency between these Terms and any brochures, marketing or promotional materials relating to the Contest, these Terms shall prevail.
11. These Terms will be governed by and construed by Singapore law and you agree to submit to the jurisdiction of the courts of Singapore. A person who is not a party to these Terms shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Terms.